

Bank of the West

Kara, Johnnie, and Josh.

What do we offer?

- Savings Accounts
 - Checking Accounts
 - Loans & Credit
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- Online Banking
 - Competitive pricing
 - Premium convenience



Bank of the West's *Easy Checking*

- Most suitable for young adults because it's an everyday account with a low minimum balance.
- Fees and Charges
 - \$8.00 to create an account if you enroll in an online statement for your account
 - \$10.00 if you receive paper statements
 - Can waive the charge if over 18
- Restrictions/Minimums
 - Minimum of \$100.00 to gain access to your account.
- Limited Time Offer
 - Get up to \$150.00



Bank of the West's *Classic Savings Account*

- Our Classic Savings account is a great choice for those who are newer to saving and just want to put away a little extra money. This is the savings account with our lowest opening deposit, yet still earns interest with a low minimum balance.
- Fees & Charges
 - \$25.00 minimum opening deposit.
 - Monthly Service charge is \$5.00
- Great way to save money
 - Interest (0.01%)
 - Access on Online Banking
 - Unlimited Deposits and Withdrawals at ATMs or in person at BOTW Locations.



**BANK^{OF}
THE WEST[®]**

Choice Money Market savings

- Has a higher interest rate/more benefits
- .03-.3% APY
- \$100 minimum opening deposit
- \$15 a month charge, but can be waived if:
 - You maintain a balance of at least \$5,000, OR
 - Set up a recurring payment of \$75 or more a month using Bank of the West's recurring payments.



Bank of the West's *Personal Loans*

- Enjoy, quick ready access to funds with a Bank of the West Personal Unsecured Loan.
- Fees & Charges
 - Loan can be as little as \$2,000.00
- Beneficial
 - Great way to help with Student Loans
 - Books
 - Living Expenses
 - Food Plan



Bank of the West's other services/features

- Offer personal advisors to help with a wide variety of financial issues, including retirement plans, buying a house, etc.
- Provide hundreds of locations in 19 states
 - Locations all across Iowa, including some around state colleges.
 - Hours
- Online Banking
 - Extremely Secure
 - Powerful Banking tools on the go
 - Atm Locator
 - Transfer \$ from different accounts
 - Transaction History
- Text Banking
- FDIC insured

